

<i>SERFF Tracking Number:</i>	<i>MDIC-125838204</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Medico Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40407</i>
<i>Company Tracking Number:</i>	<i>KH992ML0908</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>992MLIC0908</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Medico Life Insurance Company	SERFF Tr Num: MDIC-125838204	State: ArkansasLH
Product Name: 992MLIC0908	SERFF Status: Closed	State Tr Num: 40407
TOI: MS051 Individual Medicare Supplement - Standard Plans		
Sub-TOI: MS051.001 Plan A	Co Tr Num: KH992ML0908	State Status: Approved-Closed
Filing Type: Rate	Co Status:	Reviewer(s): Stephanie Fowler
	Author: Karl Hug	Disposition Date: 10/29/2008
	Date Submitted: 09/30/2008	Disposition Status: Approved
Implementation Date Requested: 03/01/2009		Implementation Date: 03/01/2009
State Filing Description:		

General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact: 8%	Group Market Type:
Filing Status Changed: 10/29/2008	
State Status Changed: 10/29/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
RE: Annual Filing of Standardized Medicare Experience and Rates for Policy Forms ML-MS992A, ML-MS992C, ML-MS992F and ML-MS992G	

This filing includes the experience of the company and the supporting actuarial memorandum. Current and proposed rate schedules are also included.

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<i>Product Name:</i>	<i>992MLIC0908</i>		
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The submission includes a request for an 8% rate increase. Subject to your approval, the increase would be implemented after proper notification of the insureds.

Thank you for your review and approval of this filing. If you have any questions, please feel free to contact me.

Company and Contact

Filing Contact Information

Karl Hug, Compliance Analyst	khug@gomedico.com
1515 S. 75th Street	(800) 695-5976 [Phone]
Omaha, NE 68124	(402) 391-4858[FAX]

Filing Company Information

Medico Life Insurance Company	CoCode: 71471	State of Domicile: Nebraska
1515 S. 75th Street	Group Code: 364	Company Type: Life and Health
Omaha, NE 68124	Group Name: Medico Life	State ID Number:
(800) 695-5976 ext. [Phone]	FEIN Number: 47-0520541	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	one rate filing on closed block Med Supp = \$50.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Medico Life Insurance Company	\$50.00	09/30/2008	22827173

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TOI:	MS051 Individual Medicare Supplement - Standard Plans	Sub-TOI:	MS051.001 Plan A
Product Name:	992MLIC0908		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	10/29/2008	10/29/2008

<i>SERFF Tracking Number:</i>	<i>MDIC-125838204</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>KH992ML0908</i>		
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<i>Product Name:</i>	<i>992MLIC0908</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Disposition

Disposition Date: 10/29/2008

Implementation Date: 03/01/2009

Status: Approved

Comment: We have approved the requested 8% rate increase to be implemented on or after March 1, 2009. This approval is subject to the following:

Increases will not be given more frequently than once in a twelve-month period.

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Medico Life Insurance Company	8.000%	\$1,298	4	\$16,221	%	%	8.000%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Rate	rate sheets	Approved	Yes

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Product Name:	992MLIC0908		
Project Name/Number:	/		

Rate Information

Rate data applies to filing.

Filing Method:	Serff
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	8.000%
Effective Date of Last Rate Revision:	03/01/2008
Filing Method of Last Filing:	Serff

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Medico Life Insurance Company	8.000%	8.000%	\$1,298	4	\$16,221	%	%

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Product Name:	992MLIC0908		
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Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved	rate sheets	ML-MS992A, ML- Revised MS992C, ML- MS992F and ML- MS992G		Previous State Filing Number: 37071 Percent Rate Change 8 Request:	AR_992NW_MLI C Rates as Filed.pdf

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Medico™ Life Insurance Company
Omaha, Nebraska
Actuarial Memorandum - Individual A&H Rate Filing
Medicare Supplement Standardized Plans A, C, F and G
Arkansas

Current Rate Schedule

MEDICO™ LIFE INSURANCE COMPANY
Omaha, Nebraska
ML-MS992A
Gross Premium Code: 992AB - Rate Group: 992A
MEDICARE SUPPLEMENT

CURRENT RATE SCHEDULE - Arkansas
For Forms Issued From 08/26/1992 Through 09/01/2007

Plan A
Issue Age Premium
65 & OV 2814.00

AREA FACTORS
A 0.85
B 0.92
C 1.00
D 1.08
E 1.17
F 1.26
G 1.36
H 1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual
Quarterly = 3/11 x Annual
P.A.C. Monthly = 1/12 x Annual

Rates certify to a 65% anticipated loss ratio.

MLRS992A(AR) 10/07

Proposed Rate Schedule

MEDICO™ LIFE INSURANCE COMPANY
Omaha, Nebraska
ML-MS992A
Gross Premium Code: 992AB - Rate Group: 992A
MEDICARE SUPPLEMENT

PROPOSED RATE SCHEDULE - Arkansas
For Forms Issued From 08/26/1992 Through 09/01/2007

Plan A
Issue Age Premium
65 & OV 3039.00

AREA FACTORS
A 0.85
B 0.92
C 1.00
D 1.08
E 1.17
F 1.26
G 1.36
H 1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual
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MLRS992A(AR)

DATE: 8/27/2008

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Medico™ Life Insurance Company
Omaha, Nebraska
Actuarial Memorandum - Individual A&H Rate Filing
Medicare Supplement Standardized Plans A, C, F and G
Arkansas

Current Rate Schedule

MEDICO™ LIFE INSURANCE COMPANY
Omaha, Nebraska
ML-MS992C
Gross Premium Code: 992CB - Rate Group: 992C
MEDICARE SUPPLEMENT

CURRENT RATE SCHEDULE - Arkansas
For Forms Issued From 08/26/1992 Through 09/01/2007

Plan C
Issue Age Premium
65 & OV 4771.00

AREA FACTORS
A 0.85
B 0.92
C 1.00
D 1.08
E 1.17
F 1.26
G 1.36
H 1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual
Quarterly = 3/11 x Annual
P.A.C. Monthly = 1/12 x Annual

Rates certify to a 65% anticipated loss ratio.

MLRS992C(AR) 10/07

Proposed Rate Schedule

MEDICO™ LIFE INSURANCE COMPANY
Omaha, Nebraska
ML-MS992C
Gross Premium Code: 992CB - Rate Group: 992C
MEDICARE SUPPLEMENT

PROPOSED RATE SCHEDULE - Arkansas
For Forms Issued From 08/26/1992 Through 09/01/2007

Plan C
Issue Age Premium
65 & OV 5153.00

AREA FACTORS
A 0.85
B 0.92
C 1.00
D 1.08
E 1.17
F 1.26
G 1.36
H 1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual
Quarterly = 3/11 x Annual
P.A.C. Monthly = 1/12 x Annual

Rates certify to a 65% anticipated loss ratio.

MLRS992C(AR)

DATE: 8/27/2008

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Medico™ Life Insurance Company
Omaha, Nebraska
Actuarial Memorandum - Individual A&H Rate Filing
Medicare Supplement Standardized Plans A, C, F and G
Arkansas

Current Rate Schedule

MEDICO™ LIFE INSURANCE COMPANY
Omaha, Nebraska
ML-MS992F
Gross Premium Code: 992FB - Rate Group: 992F
MEDICARE SUPPLEMENT

CURRENT RATE SCHEDULE - Arkansas
For Forms Issued From 08/26/1992 Through 09/01/2007

Plan F
Issue Age Premium
65 & OV 4771.00

AREA FACTORS
A 0.85
B 0.92
C 1.00
D 1.08
E 1.17
F 1.26
G 1.36
H 1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual
Quarterly = 3/11 x Annual
P.A.C. Monthly = 1/12 x Annual

Rates certify to a 65% anticipated loss ratio.

MLRS992F(AR) 10/07

Proposed Rate Schedule

MEDICO™ LIFE INSURANCE COMPANY
Omaha, Nebraska
ML-MS992F
Gross Premium Code: 992FB - Rate Group: 992F
MEDICARE SUPPLEMENT

PROPOSED RATE SCHEDULE - Arkansas
For Forms Issued From 08/26/1992 Through 09/01/2007

Plan F
Issue Age Premium
65 & OV 5153.00

AREA FACTORS
A 0.85
B 0.92
C 1.00
D 1.08
E 1.17
F 1.26
G 1.36
H 1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual
Quarterly = 3/11 x Annual
P.A.C. Monthly = 1/12 x Annual

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MLRS992F(AR)

DATE: 8/27/2008

Medico™ Insurance Company (formerly Mutual Protective Ins Co)
Medico™ Life Insurance Company
Omaha, Nebraska
Actuarial Memorandum - Individual A&H Rate Filing
Medicare Supplement Standardized Plans A, C, F and G
Arkansas

Current Rate Schedule

MEDICO™ LIFE INSURANCE COMPANY
Omaha, Nebraska
ML-MS992G
Gross Premium Code: 992GB - Rate Group: 992G
MEDICARE SUPPLEMENT

CURRENT RATE SCHEDULE - Arkansas
For Forms Issued From 01/22/1993 Through 09/01/2007

Plan G	
Issue Age	Premium
65 & OV	4599.00

AREA FACTORS

A	0.85
B	0.92
C	1.00
D	1.08
E	1.17
F	1.26
G	1.36
H	1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual
Quarterly = 3/11 x Annual
P.A.C. Monthly = 1/12 x Annual

Rates certify to a 65% anticipated loss ratio.

MLRS992G(AR) 10/07

Proposed Rate Schedule

MEDICO™ LIFE INSURANCE COMPANY
Omaha, Nebraska
ML-MS992G
Gross Premium Code: 992GB - Rate Group: 992G
MEDICARE SUPPLEMENT

PROPOSED RATE SCHEDULE - Arkansas
For Forms Issued From 01/22/1993 Through 09/01/2007

Plan G	
Issue Age	Premium
65 & OV	4967.00

AREA FACTORS

A	0.85
B	0.92
C	1.00
D	1.08
E	1.17
F	1.26
G	1.36
H	1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual
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